

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/697,114  
Filed : October 31, 2003  
Applicant : Kight, et al.  
Title : **Systems and Methods for Risk Based Determination of a Form  
For Debiting an Account of a Payer for a Payment Made to a  
Payee on Behalf of the Payer**

Confirmation No. : 8439  
TC/AU : 3691  
Examiner : Kelly Scaggs Campen

Docket No. : 23952-0042  
Customer No. : 72386

**SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office action on the

Serial No. 10/697,114  
Filed: October 31, 2003  
SUBMISSION OF SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT

merits in this case. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,



By: Rhett S. White  
Reg. No. 59,158

Date: **January 3, 2008**  
SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8233  
Facsimile: (404) 853-8806  
Attorney Docket No.: 23952-0042